# A Guide to Disaster Assistance and Relief Funding

How to Navigate the Disaster Assistance Process

Compliments of U.S. Senator Kirsten E. Gillibrand New York



September 2011

This document will be continuously updated as information becomes available – Last updated on September 14, 2011.

# **Introduction**

Dear Fellow New Yorker,

The devastating effects of Hurricane Irene and Tropical Storm Lee have been felt throughout the state. New Yorkers are currently experiencing power outages, flooding, and have incurred damage to their homes. President Obama has approved an emergency disaster declaration, with the following counties eligible for disaster assistance:

#### **Hurricane Irene**

- Individual Assistance (Assistance to individuals and households): Albany, Bronx, Clinton, Columbia, Delaware, Dutchess, Essex, Greene, Herkimer, Kings, Montgomery, Nassau, Orange, Otsego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Suffolk, Sullivan, Ulster, Warren, Washington and Westchester counties.
- Public Assistance (Assistance for debris removal, emergency protective actions and the repair
  or replacement of disaster-damaged facilities): Albany, Bronx, Clinton, Columbia, Delaware,
  Dutchess, Essex, Franklin, Hamilton, Herkimer, Kings, Greene, Montgomery, Nassau, New
  York, Orange, Otsego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga,
  Schenectady, Schoharie, Suffolk, Sullivan, Ulster, Warren, Washington and Westchester
  Counties. Direct federal assistance is authorized.
- Hazard Mitigation Grant Program: (Assistance for actions taken to prevent or reduce long term risk to life and property from natural hazards): All counties in the State of New York are eligible to apply for assistance under the Hazard Mitigation Grant Program.

#### **Tropical Storm Lee**

• Individual Assistance (Assistance to individuals and households): Broome, Chenango, Delaware, Otsego, Schenectady, and Tioga Counties.

These designations allow the Federal Emergency Management Agency, U.S. Department of Agriculture, U.S. Small Business Administration and other federal agencies to assist these counties with emergency relief measures, including search and rescue efforts, emergency care and shelters, the distribution of food, water and other essentials, and with disaster assistance funding.

The information in this guidebook details emergency disaster assistance grants, loans, tax credits, and other programs to help New Yorkers recover from the storm's devastation. The guidebook's contents are by no means comprehensive, and as new programs, information and opportunities emerge, its contents will be updated to provide you with the most up-to-date information possible. For more information about the recovery process, please visit my Senate website at www.gillibrand.senate.gov or contact my office at (202) 224-4451.

Sincerely,

Kirsten E. Gillibrand United States Senator

Kirsten E. Gillibrand

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# **Federal Section I:**

# Federal Emergency Management Agency

FEMA oversees several federally administrated Disaster Recovery Programs offered to New York State to recover from storm damage.

Each program satisfies different needs, including rental payments for temporary housing, repairing and replacing damaged public facilities, and grants for home repairs and replacement of essential household items.

# 1) Individual Assistance (IA) Program

➤ The purpose of this program is to provide funding or direct assistance to individuals and families in an area where property has been damaged or destroyed and where losses are not covered by insurance.

#### **Additional Information:**

- Assistance for affected individuals and families may include as required:
  - Rental payments for temporary housing for individuals whose homes are unlivable. Initial Assistance may be provided for two months for homeowners and renters. Assistance may be extended if requested after the initial period based on a review of individual applicant requirements
  - o Grants for home repairs and replacement of essential household items not covered by insurance to make damaged dwellings safe, sanitary and functional
  - Grants to replace personal property and help meet medical, dental, funeral, transportation and other serious disaster-related needs not covered by insurance or other federal, state, and charitable aid programs.
  - Unemployment payments up to 26 weeks from the date of the disaster declaration for workers who temporarily lost jobs because of the disaster and who did not qualify for state benefits, such as self-employed individuals
  - Low-interest loans to cover residential losses not fully compensated by insurance.
     Loans available up to \$200,000 for primary residence; \$40,000 for personal property, including renter losses. Loans available up to \$2 million for business property losses not fully compensated by insurance
  - Loans up to \$2 million for small businesses, small agricultural cooperatives and most private, non-profit organizations of all sizes that have suffered disaster-related cash flow problems and need funds for working capital to recover from the disaster's adverse economic impact. This loan is a combination with a property loss loan cannot exceed a total of \$2 million. FEMA will work with the U.S. Small Business Administration in the evaluation of eligibility and provisions of these loan funds

- Loans up to \$500,000 for farmers, ranchers and aquaculture operators to cover production and property losses, excluding primary residence. The U.S.
   Department of Agriculture will determine eligibility and disburse these loan funds.
- Other relief programs include crisis counseling for individuals traumatized by the disaster, income tax assistance for filing casualty losses, and advisory assistance for legal situations, veteran's benefits and social security matters

#### **Eligibility:**

➤ As of 9/14/2011, individuals or families who reside in a disaster area as designated by FEMA, include the following counties that experienced damage from Hurricane Irene and Tropical Storm Lee:

#### **Hurricane Irene:**

0	Albany	

- o Bronx
- Clinton
- o Columbia
- o Delaware
- o Dutchess
- o Essex
- o Greene
- Herkimer
- o Kings
- Montgomery
- o Nassau
- o Orange
- o Otsego

- Putnam
- o Queens
- Rensselaer
- Richmond
- o Rockland
- Saratoga
- Schenectady
- Schoharie
- o Suffolk
- Sullivan
- Ulster
- o Warren
- Washington
- Westchester

#### **Tropical Storm Lee:**

- o Broome
- Chenango
- Delaware

- Otsego
- Schenectady
- o Tioga

#### **Contact Information:**

Residents who have sustained losses can begin applying for assistance by registering online at www.disasterassistance.gov or by calling 1-800-621-3362.

# 2) Public Assistance Grant Program

➤ The purpose of this program is to provide assistance to state, local and tribal governments, and certain types of private nonprofit organizations to allow communities to quickly respond to and recover from major disasters or emergencies declared by the President.

#### **Additional Information:**

- ➤ Assistance for state, local and tribal governments include:
  - Payment of not less than 75 percent of the eligible costs for repairing or replacing damaged public facilities, such as roads, bridges, utilities, buildings, schools, recreational areas and similar publicly owned property, as well as certain private non-profit organizations that provide essential governmental services.
  - Payment of not less than 75 percent of the eligible costs for removing debris and for emergency measures taken to save lives and protect property and public health.
  - Projects of not more than 75 percent of the approved costs for hazard mitigation projects undertaken by state, local, and tribal governments to prevent or reduce long-term risk to life and property form natural or technological disasters.

#### **Eligibility:**

➤ **As of 9/14/2011**, local and tribal governments, as well as private non-profit organizations, are eligible in the following counties that experience damage from **Hurricane Irene**:

ırrı	cane Irene:	30	
0	Albany	0	Otsego
0	Bronx	0	Putnam
0	Clinton	0	Queens
0	Columbia	0	Rensselaer
0	Delaware	0	Richmond
0	Dutchess	0	Rockland
0	Essex	0	Saratoga
0	Franklin	0	Schenectady
0	Greene	0	Schoharie
0	Hamilton	0	Suffolk
0	Herkimer	0	Sullivan
0	Kings	0	Ulster
0	Montgomery	0	Warren
0	Nassau	0	Washington
0	New York	0	Westchester

\*\*\*Note: As of 9/14/2011, Counties affected by Tropical Storm Lee are not yet eligible for Public Assistance

#### **Contact Information:**

Orange

> State, local and tribal governments can begin applying for assistance by registering online at <a href="https://www.disasterassistance.gov">www.disasterassistance.gov</a> or by calling 1-800 621-3362

#### **Applicants Briefings**

- An Applicants' Briefing is a meeting conducted by the State, assisted by FEMA, to inform prospective applicants (state and local governments) of available assistance and eligibility requirements for obtaining Federal assistance under the declared event.
- > During the briefing, the State will present the incident period and a description of the declared event. Applicant, work, and cost eligibility will be reviewed and the project

- formulation process will be introduced. The State will also discuss funding options, record keeping and documentation requirements.
- ➤ Please find below a list of scheduled Public Assistance Applicant's Briefings for the State of New York
  - Essex County 9/14, 9:30 am
     Location: Public Safety Building, 702 Stowersville Rd, Lewis, NY 12950
  - Nassau County 9/14, 9:30 am and 1pm.
     Location: Nassau County OEM, 510 Grumman Road W, Bethpage, NY 11714
  - Clinton County 9/14/2011, 2:30 pm
     Location: Stafford Science Building, 120- Clinton Point Drive, Plattsburgh, NY 12901
  - Suffolk County 9/15, 10am and 1pm
     Location: Suffolk Co FRES, Yaphank Avenue, Bldg C0110, Yaphank, NY 11980
  - o **Greene County** 9/16 9:30am Location: Greene Co EOC, 20 Volunteer Drive, Cairo, NY 12413
  - New York County 9/16 10:00 am and 1:00 pm Location: NYCOEM, 165 Cadman Plaza East, Brooklyn, NY
  - Orange County 9/16 2:00 pm
     Location: Orange County DES, 22 Wells Farm Road, Goshen, NY 10924
  - Saratoga County 9/19 2:00 pm
     Location: Round Lake Fire House, Round Lake Road, Saratoga, NY
  - Westchester County 9/19, 9am and 1pm Location: Hudson Valley Traffic Management Center, 200 Bradhurst Ave, 3<sup>rd</sup> Floor, Hawthorne, NY 10532
  - Rockland County 9/20 2pm and 6pm
     Location: Rockland Co Fire, 35 Firemans Memorial Dr, Pomona, NY 10907
  - Ulster County 9/21 9am
     Location: Ulster County Office Building, 244 Fair Street, Kingston, NY 12401
  - O Putnam County 9/22 9:00 am Location: 112 Old Route 6, Carmel, NY 10512
  - o **Delaware County** 9/23 9:00 am Location: Delaware Co EOC, 280 Phoebe Lane, Delhi, NY 13753
  - Dutchess County 9/23 1:30pm
     Location: Farm and Home Center, 2715 Route 44, Millbrook, NY 12545

\*\*\*NOTE: This information is accurate as of 9/13/2011. Additional Briefings will be scheduled by the state, and we will update that information as soon as possible

# 3) Disaster Unemployment Assistance

➤ The Disaster Unemployment Assistance (DUA) program provides unemployment benefits and re-employment services to individuals who have become unemployed because of major disasters. Benefits begin with the date the individual was unemployed due to the disaster incident and can extend up to 26 weeks after the Presidential declaration date.

#### **Additional Information:**

- ➤ These benefits are made available to individuals not covered by other unemployment compensation programs, such as self-employed, farmers, migrant and seasonal workers, and those who have insufficient quarters to qualify for other unemployment compensation.
- Although most States have a provision that an individual must be able and available to accept employment opportunities comparable to the employment the individual held before the disaster, not all States require an individual to search for work.
- $\triangleright$  You must apply within 30 days of 9/1/2011.

#### **Eligibility:**

➤ As of 9/14/2011, individuals who have been unemployed as a result of Hurricane Irene and Tropical Storm Lee and who reside in the following counties:

#### **Hurricane Irene**

1111	cane irene		
0	Albany	0	Putnam
0	Bronx	0	Queens
0	Clinton	0	Rensselaer
0	Columbia Columbia	0	Richmond
0	Delaware	0	Rockland
0	Dutchess	0	Saratoga
0	Essex	0	Schenectady
0	Greene	0	Schoharie
0	Herkimer	0	Suffolk
0	Kings	0	Sullivan
0	Montgomery	0	Ulster
0	Nassau	0	Warren
0	Orange	0	Washington
0	Otsego	0	Westchester

#### **Tropical Storm Lee**

0	Broome	0	Otsego
0	Chenango	0	Schenectady
0	Delaware	0	Tioga

➤ All unemployed individuals must register with the State's employment services office before they can receive DUA benefits

#### **Contact information:**

➤ To apply please call 1-888-209-8124. Applicants should inform the representative that you are calling due to Hurricane Irene.

\*\*\*NOTE: The eligible counties listed above are subject to change and are accurate as of 9/14/2011. We are expecting more counties to be added within the next day or two as FEMA continues to assess the damage caused by the storm.

# **Federal Section II:**

# **U.S. Department of Agriculture (USDA)**

The USDA is ready to provide food, emergency assistance and other resources to those affected by the devastation caused by the storm. I encourage farmers, ranchers, producers, landowners and rural communities to contact their local USDA Farm Service Agency Service Center to report damages to crops or livestock loss. Contacting your local USDA Farm Service Agency as soon as possible is the first and most important step you can take.

You can find contact information for your local FSA office at: http://offices.sc.egov.usda.gov/locator/app?state=ny&agency=fsa

# 1)Housing Assistance

- ➤ USDA'S Rural Development is encouraging residents affected by the disaster to immediately apply for funding assistance under the Rural Single Family Housing Loan and Grant Programs.
- Funds are available for housing repair, rehabilitation and home purchases. For home financing, USDA will assist with expediting lender approval and approval for access to the Guaranteed Underwriting Services; and offer streamlined loan processing.
- ➤ Individuals needing payment assistance on their existing USDA Rural Development Single and Multi-Family Loans are encouraged to contact the Centralized Servicing Center at 1-800-414-1226.

# 2) Community Assistance

- ➤ Rural Communities in the Presidentially-declared disaster areas may be eligible for funding through the Rural Community Facilities Program.
- Facilities eligible for funding include schools, libraries, childcare centers, hospitals, medical clinics, assisted living facilities, fire and rescue stations, police stations, community centers, public buildings and transportation.
- > Contact your local FSA and USDA Rural Development office for more information.

# Farmer and Rancher Assistance

# 3) Emergency Farm Loans

➤ Producers can borrow up to 100 percent of actual production or physical losses, to a maximum amount of \$500,000.

#### **Contact Information:**

For more information and to see if you can apply, please contact your local FSA.

➤ Go to the following website: http://www.fsa.usda.gov/FSA/webapp?area=home&subject=fmlp&topic=efl

# 4)Livestock Forage Disaster Program (LFP)

Provides financial assistance to producers who suffered grazing losses due to drought or fire.

#### **Contact Information:**

- For more information and to see if you can apply, please contact your local FSA.
- ➤ Go to the following website: http://www.fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=lfp

# 5) Supplemental Revenue Assistance Payment Program (SURE)

➤ The purpose of this program is to provide payment assistance to producers suffering crop revenue losses from quantity or quality deficiencies in only counties and contiguous counties in declared disaster areas by the Agriculture Secretary or in cases where a farm's overall production loss exceeds 50 percent.

#### **Additional Information:**

- ➤ To receive SURE payments, an eligible producer must have a qualifying loss, which is at least a 10 percent production loss affecting one crop of economic significance due to a disaster on a farm in a disaster county.
- ➤ Producers outside a declared disaster county, but with production losses greater than or equal to 50 percent of the normal production on the farm (expected revenue for all crops on the farm), also qualify for SURE.

#### **Eligibility:**

- To be eligible for SURE, a producer must have obtained a policy or plan of insurance for all crops through the Federal Crop Insurance Corporation.
- ➤ Eligible farmers and ranchers who meet the definition of "Socially disadvantaged" "Limited Resource", or "Beginning Farmer or Rancher", do not have to meet this requirement.

#### **Contact Information:**

- Contact your local FSA for more information.
- http://disaster.fsa.usda.gov

# 6)Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish

➤ The purpose of this program is to provide emergency relief to producers of livestock, honeybees and farm-raised fish who suffered losses from disasters.

#### **Contact Information:**

For more information and to see if you can apply, please contact your local FSA.

# 7) Tree Assistance Program (TAP)

Provides financial assistance to qualifying orchardists to replace eligible trees, bushes, and vines damaged by natural disasters.

#### **Contact Information:**

- For more information and to see if you can apply, please contact your local FSA.
- ➤ Go to the following website: http://www.fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=tap

# 8) Livestock Indemnity Program

The purpose of this program is to provide assistance to livestock producers for livestock deaths from disaster events, in excess of normal mortality.

#### **Eligibility:**

- ➤ To be eligible, a contract grower must be in possession and control of the eligible livestock the day of the livestock death.
- The contract grower's livestock also must have met the following conditions:
  - o Have been poultry or swine
  - o Have died as a direct result of the disaster
  - Not have been produced for reasons other than for commercial use as part of a farming operation

#### **Contact Information:**

- > Contact your local FSA for more information.
- www.fsa.usda.gov

# 9) Emergency Forest Restoration Program (EFRP)

➤ Provides payments to eligible owners of nonindustrial private forest (NIPF) land in order to carry out emergency measures to restore land damaged by a natural disaster.

#### **Contact Information:**

- For more information and to see if you can apply, please contact your local FSA.
- ➤ Go to the following website: http://www.fsa.usda.gov/FSA/webapp?area=home&subject=copr&topic=ecp

# **Conservation Programs**

### 10) Emergency Watershed Program

➤ EWP helps protect lives and property threatened by natural disasters. The program provides technical and financial assistance to preserve life and property threatened by excessive erosion and flooding.

#### **Eligibility:**

➤ Public, Private and Tribal Lands are all eligible.

#### **Contact Information**

- Contact your local FSA for more information
- www.fsa.usda.gov

# 11) Emergency Conservation Program (ECP)

➤ ECP provides funding for farmers and ranchers to rehabilitate farmland damaged by wind erosion, floods, hurricanes, or other natural disasters, and for carrying out emergency water conservation measures during periods of severe drought.

#### **Additional Information:**

- For land to be eligible, the natural disaster must create new conservation problems that, if untreated, would:
  - o Impair or endanger the land
  - Materially affect the land's productive capacity
  - Represent unusual damage which, except for wind erosion, is not the type likely to recur frequently in the same area
  - Be so costly to repair that federal assistance is or will be required to return the land to productive agricultural use.

#### **Eligibility:**

County FSA committees determine land eligibility based on on-site inspections of damage.

#### **Contact information:**

- Contact your local FSA for more information
- http://disaster.fsa.usda.gov

# **Assistance with Flood-Damaged Crops**

The U.S. Department of Agriculture (USDA) and the U.S. Food and Drug Administration (FDA) announced that assistance will be available to farmers whose crops were damaged by severe flooding from Tropical Storms Irene and Lee. USDA and FDA are working closely together to ensure that farmers with flood-damaged crops that cannot be marketed are compensated for their losses.

#### **Additional Information:**

- FDA considers ready-to-eat crops whose edible portion has been in contact with flood waters to be adulterated due to potential exposure to sewage, animal waste, heavy metals, pathogenic microorganisms, or other contaminants. Therefore, these crops should not enter the food or animal feed supply. Crops insured by federal crop insurance or by the Noninsured Disaster Assistance Program (NAP) are covered when floodwaters have rendered them valueless.
- Additionally, disposition of crops in proximity to, or exposed to a lesser degree of flooding, where the edible portion of the crop has not come in contact with flood waters, may need to be evaluated on a case-by-case basis. FDA experts are available for these through local FDA district offices.

#### **Contact Information:**

- ➤ The USDA encourages all farmers and ranchers to contact their crop insurance companies and local FSA, as applicable, to report damages to crops or livestock loss. <a href="http://disaster.fsa.usda.gov">http://disaster.fsa.usda.gov</a>
- More information about federal crop insurance may be found at <a href="www.rma.usda.gov">www.rma.usda.gov</a>.
- Additional resources to help farmers and ranchers deal with flooding may be found at http://www.usda.gov/disaster.



# **Federal Section III**

# **Small Business Administration (SBA)**

The SBA provides low-interest, long-term disaster loans to homeowners, renters, non-farm businesses of all sizes and private, nonprofit organizations to repair or replace real estate, personal property, machinery and equipment, inventory and business assets that have been damaged or destroyed in a declared disaster area.

# 1) Home and Personal Property Loans

➤ If you are in a declared disaster area and are the victim of a disaster, you may be eligible for financial assistance from the U.S. Small Business Administration – even if you don't own a business. Renters and homeowners alike may borrow up to \$40,000 to repair or replace clothing, furniture, cars, appliances, and other items damaged or destroyed in the disaster. Homeowners may apply for up to \$200,000 to repair or replace their primary residence to its pre-disaster condition.

#### **Additional Information:**

- The loans may not be used to upgrade homes or make additions unless as required by local building authority/code.
- ➤ Loans may be increased up to 20 percent of the total amount of disaster damage to real estate, as verified by the SBA, to make improvements that lessen the risk of property damage by future disasters of the same kind.
- > Secondary homes or vacation properties are not eligible for these loans.
- Any proceeds from insurance coverage on your property or home will be deducted from the total damage to the property to determine the loan amount you are eligible for. The SBA is not permitted to duplicate any benefits.
- For applicants unable to obtain credit elsewhere, the interest rate will not exceed 4 percent. For those who can obtain credit elsewhere, the interest rate will not exceed 8 percent.
- ➤ The SBA determines whether an applicant has credit available elsewhere. The SBA offers loans with long-term repayments, in many cases up to 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.

#### **Eligibility:**

➤ Individuals

#### **Contact information**:

- For more information please call 1-800-659-2955 or refer to SBA New York regional contact info on page 17.
- ➤ E-mail: disastercustomerservice@sba.gov

### 2) Business Physical Disaster Loans

Any non-farm business or private, nonprofit organization that is located in a declared disaster area and has incurred damage during the disaster may apply for a loan to help replace damaged property or restore the property to the condition it was in before the disaster.

#### **Additional Information:**

- ➤ SBA makes physical disaster loans of up to \$2 million to qualified businesses or private, nonprofit organizations.
- Physical Disaster Loan proceeds may be used for the repair or replacement of the following:
  - Real Property
  - Machinery
  - o Equipment
  - Fixtures
  - Inventory
  - Leasehold Improvements
- ➤ Disaster loans to repair or replace real property or leasehold improvements may be increased by as much as 20 percent of the total amount of disaster damage to real estate and/or leasehold improvements, as verified by SBA, to protect the damaged real property against possible future disasters of the same type.
- > SBA loans cover uninsured and under-insured physical damage. If you are required to apply insurance proceeds to an outstanding mortgage on the damaged property, you can include that amount in your disaster loan application.
- ➤ The interest rate is determined by your ability to obtain credit elsewhere (from non-federal sources).
- The interest rate on both these loans will not exceed 4 percent if you do not have credit available elsewhere. Repayment can be up to 30 years, depending on the business' ability to repay the loan. For businesses and nonprofit organizations with credit available elsewhere, the interest rate will not exceed 8 percent. SBA determines whether the applicant has credit available elsewhere.

#### **Eligibility:**

- > Small-businesses
- ➤ Non-profit Organizations
- Private Businesses not deemed small

#### **Contact information:**

- ➤ For more information please call 1-800-659-2955 or refer to SBA New York regional contact info on page 17.
- ➤ E-mail: disastercustomerservice@sba.gov

# 3) Economic Injury Disaster Loans (EIDL)

➤ If your business is located in a declared disaster area and has suffered economic injury because of the disaster (regardless of physical damage), you may be eligible for an Economic Injury Disaster Loan (EIDL). Substantial economic injury is defined as the inability of a business to meet its obligations as they mature and to pay its ordinary and necessary operating expenses. EIDLs provide the necessary working capital to help small businesses survive until normal operations resume after a disaster.

#### **Additional Information:**

- EIDL assistance is available only to businesses determined unable to obtain credit elsewhere. The SBA can provide up to \$2 million in disaster assistance, which includes both economic injury and physical damage assistance. Your loan amount will be based on your actual economic injury and your company's financial needs.
- An EIDL can help you meet the normal financial obligations that your business or private nonprofit organization could have met had the disaster not occurred. It permits you to maintain a reasonable working capital position during the period affected by the disaster.
- ➤ The interest rate on EIDLs cannot exceed 4 percent per year. The term of these loans cannot exceed 30 years. Your term will be determined by your ability to repay the loan.

#### Eligibility:

- > Small businesses
- > Small Agricultural Cooperatives
- > Qualified Non-profit organizations

#### **Contact information:**

- For more information please call 1-800-659-2955 or refer to SBA New York regional contact info on page 17.
- E-mail: disastercustomerservice@sba.gov

#### SBA New York Regional Office Phone Numbers

Buffalo: (716) 551-4301Syracuse: (315) 471-9393

New York City: (212) 264-4354

\*\*\*NOTE: Only non-farm businesses are eligible for SBA Business Physical Disaster Loans and Economic Injury Disaster Loans. Farm households are eligible for the SBA Home and Personal Property Loans for any losses incurred to ONLY their home and its contents.

# **Federal Section IV**

# **U.S. Department of Labor**

# 1) Disaster National Emergency Grants (NEG)

➤ Disaster NEGs require that the Federal Emergency Management Agency (FEMA) has declared a disaster area eligible for public assistance and are only available to states. The primary purpose of a disaster project is to create temporary employment to assist with clean-up activities.

#### **Additional Information:**

- The initial award will restrict the clean-up period to 6 months from the date of the grant award until there is a subsequent modification that justifies a longer clean-up period.
- A state may include in its fully documented plan, or modification request, a component for employment-related services. This component is for workers involved in the clean-up work and who will not return to their prior employment. The modification must demonstrate that the participants need employment-related assistance to return to the workforce and demonstrate that other resources are not available to provide such services.

#### **Eligibility:**

- State Governments
- Local Governments
- ➤ Indian and Native American Tribes
- ➤ Local Workforce Investment Boards

#### **Contact Information:**

For additional Information please visit <a href="http://www.doleta.gov/neg/">http://www.doleta.gov/neg/</a>

# **Federal Section V**

# **Internal Revenue Service (IRS)**

# 1) Disaster Assistance and Emergency Relief for Individuals and Businesses

- > Special tax law provisions may help taxpayers and businesses recover financially from the impact of a disaster. Both individuals and businesses in a federally declared disaster area can get a faster tax refund by claiming losses related to the disaster on the tax return for the previous year.
- ➤ The IRS has postponed tax filing and payment deadlines for individuals and businesses in declared federally declared disaster areas. Corporations, which had extensions until September 15<sup>th</sup>, and sole proprietors or partners, which had extensions until October 17<sup>th</sup>, now have until October 31<sup>st</sup> to file their 2010 tax returns.
- ➤ The September 15<sup>th</sup> deadline for quarterly estimated tax payments has been extended to October 31<sup>st</sup>.
- ➤ If tax preparers for businesses were in areas under evacuation order or severe weather warning, these businesses have until September 22 to file their returns.

#### **Eligibility:**

➤ As of 9/14/2011, Individuals and Businesses residing in the following counties and sustained damage from Hurricane Irene and Tropical Storm Lee are eligible for relief:

#### **Hurricane Irene**:

- AlbanyBronx
- o Clinton
- o Columbia
- o Delaware
- Dutchess
- Essex
- o Greene
- Herkimer
- Kings
- Montgomery
- o Nassau
- Orange
- Ostego

- o Putnam
- Queens
- Rensselaer
- Richmond
- Rockland
- o Saratoga
- Schenectady
- Schoharie
- o Suffolk
- o Sullivan
- o Ulster
- o Warren
- Washington
- Westchester

### **Tropical Storm Lee:**

- o Broome
- o Chenango
- o Delaware

- o Otsego
- Schenectady
- o Tioga

### **Contact Information:**

For more information please visit:

<a href="http://www.irs.gov/businesses/small/article/0,,id=156138,00.html">http://www.irs.gov/businesses/small/article/0,,id=156138,00.html</a> or call 1-800 829-3676.



# **State Section I**

# **New York State Insurance Department**

# 1) Insurance Disaster Assistance

➤ The New York State Insurance Department is assisting individuals and businesses in dealing with complaints when filing claims with individual insurance companies

#### **Eligibility**

➤ Individuals affected by the disaster in New York

#### **Contact Information**

For more information please call 1-800 339-1759 or visit <u>www.ins.state.ny.us</u>

\*\*When calling the hotline, provide all pertinent personal information, mailing address etc. You should also have all information relating to your claims ready so the hotline can best assist you\*\*

# **State Section II**

# **New York State Office for the Aging**

# 1) Information for Older Persons and Family Caregivers

- ➤ The Office for the Aging has centers located in all counties to provide information and assistance in location local services and programs that support older individuals and their caregivers
- ➤ Information about programs and services for older New Yorkers is available at <a href="http://www.aging.ny.gov/ResourceGuide/index.cfm">http://www.aging.ny.gov/ResourceGuide/index.cfm</a>

#### **Contact Information**

➤ For a list of local offices for the aging, visit

<a href="http://www.aging.ny.gov/NYSOFA/LocalOffices.cfm">http://www.aging.ny.gov/NYSOFA/LocalOffices.cfm</a> or call the Senior Citizen's

Help Line at 1-800 342-9871



# **Important Contact Information**

# Federal Emergency Management Agency (FEMA)

For more information on the public assistance process can be found at the following site <a href="http://www.fema.gov/government/grant/pa/process.shtm">http://www.fema.gov/government/grant/pa/process.shtm</a>. For more information regarding all available FEMA assistance, please visit <a href="www.disasterassistance.gov">www.disasterassistance.gov</a> or call the New York FEMA regional office at (212) 680-3600.

# Federal Emergency Management Agency (FEMA) Disaster Recovery Centers

- Listed below is the contact information for the FEMA Disaster Recovery Centers in New York State. These centers are staffed with disaster-recovery specialists who can answer questions or assist individuals, households and businesses that have suffered damage from Hurricane Irene:
  - Albany County
     Cornell Cooperative
     Extension
     24 Martin Road
     Voorheesville, NY 12186
  - Essex County (2)
     Town Hall
     11 School Street
     Jay, NY 12912

     AND
     Moriah Fire Station
     630 Tarbell Hill Road
     Moriah, NY 12960
  - Greene County
     Prattsville Town Hall
     49 Main Street
     Prattsville, NY 12468
  - Montgomery County 100 Riverfront Center Amsterdam, NY 12010
  - Nassau County
     Sports Complex Mitchell
     Field, Airport 1
     Charles Lindberg Blvd
     Uniondale, NY 11553

- Orange County
   Orange County Fire
   Training Center
   9 Training Center Lane
   New Hampton NY 10953
- Rensselear County
   Social Services Office
   127 Blooming Grove
   Drive
   Troy, NY 12180
- Rockland County
   Provident Bank Ballpark
   1 Provident Bank Park Dr
   Pomona, NY 10970
- Schenectady County
   Rotterdam Square Mall
   93 West Campbell
   Rotterdam, NY 12306
- Schoharie County
   Holiday Inn Express
   160 Holiday Way
   Schoharie, NY 12157
- o **Suffolk County** H. Lee Denison Bldg

Veterans Memorial
Highway
Hauppauge, NY 11788

Ulster County (2)
Business Resource Center
1061 Development Court
Ulster Avenue
Kingston, NY 12401
AND

Belleayre Mountain Ski
Area
Belleayre Mountain Road
Pine Hill, NY 12465

• Westchester County
Westchester County
Center
198 Central Avenue

White Plains, NY 10606

# **Small Business Administration (SBA)**

- For more information about the different loans available and to see if you qualify, please visit <a href="http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans">http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans</a> or call 1-800-659-2955 or (404) 331-0333.
- Forms can also be found online at: http://www.sba.gov/sites/default/files/serv\_da\_sba\_form\_5c.pdf

# **U.S. Department of Agriculture**

Contacting your local USDA Farm Service Agency as soon as possible is the first and most important step you can take. You can find your county FSA at: <a href="http://offices.sc.egov.usda.gov/locator/app?state=ny&agency=fsa">http://offices.sc.egov.usda.gov/locator/app?state=ny&agency=fsa</a>. Also, please visit <a href="http://disaster.fsa.usda.gov">http://disaster.fsa.usda.gov</a> for more information regarding the assistance programs being offered through the USDA.

# **U.S. Department of Veteran's Affairs**

- ➤ The Veterans Administration (VA) can expedite delivery of information about benefits, pensions, insurance settlements, and VA mortgage loans.
- ➤ For more information please call 1-800 827-1000 or visit http://www.military.com/veterans-report/va-disaster-assistance

# **U.S. Social Security Administration**

- ➤ The Social Security Administration (SSA) in expediting delivery of checks delayed by the disaster and in applying for Social security disability or survivor benefits.
- ➤ For more information please visit <a href="https://www.disasteraid.fema.gov/IAC/DataView.do?page=agencies&DSTR\_NR=16">https://www.disasteraid.fema.gov/IAC/DataView.do?page=agencies&DSTR\_NR=16</a> <a href="https://www.disasteraid.fema.gov/IAC/DataView.do.gov/IAC/DataVie

# **New York Farm Bureau**

➤ The Farm Bureau may be helpful in directing individuals to the appropriate resources and agencies that could aid in disaster clean up and recovery

For more information please call (518) 436-8495 or 1-800 342-4143. You may also visit www.nyfb.org

# **Cornell Cooperative Extension (CCE)**

- ➤ Your local CCE office can assist with recommendations to replace damaged crops
- For more information please visit www.cce.cornell.edu

### **New York State Department of Taxation Finance**

- Below please find a link for disaster assistance information offered from the NYS Department of Taxation Finance: http://www.tax.ny.gov/pdf/notices/n11\_8.pdf
- ➤ If you have any questions, please contact one of my offices and we can connect you with a caseworker at Taxpayer Rights Advocate within the NYS Department of Taxation and Finance

# **New York State Homes and Community Renewal (HCR)**

- ➤ HCR is providing housing assistance, determining the immediate, temporary and long-term needs of people affected by the storm, coordinating housing efforts with FEMA, Red Cross, local charities and providing resources.
- For more information please call: 1-866-275-3427 or visit <a href="http://nysdhcr.gov">http://nysdhcr.gov</a>
- ➤ The HCR disaster client intake form can be found at https://www1.dhcr.state.ny.us/DisasterRecovery/default.aspx

# **Shelters**

- ➤ The American Red Cross provides emergency food, clothing, shelter, and medical assistance may be provided to individuals and families having such needs as a result of the disaster.
- ➤ For a list of American Red Cross shelters in your area, please refer to <a href="http://www.redcross.org/nss/">http://www.redcross.org/nss/</a> or call the Northeastern New York Region chapter at (518) 458-8111

# **Electricity**

- ➤ Below please find the six electric utilities companies regulated by the Public Service Commission. If you are unable to contact your energy company, please contact the New York State Public Service Commission at 1-800-342-3377.
  - Central Hudson Gas & Electric: To report outages & receive updates, call (845) 452-2700 or visit
     https://inet.cenhud.com/CustomerServicePortal/updates/TrblReport.aspx
  - ConEdison: To report outages and receive updates, call 1-800-75-CONED or visit www.conEd.com

- National Grid: To report outages and receive updates, visit
   <a href="https://www1.nationalgridus.com/niagaramohawk/YourAccount/MultiLogin.a">https://www1.nationalgridus.com/niagaramohawk/YourAccount/MultiLogin.a</a>
   spx?where=OutageReporting
- o NYSEG: To report outages and receive updates, call 1-800-572-1131 or visit http://ebiz1.nyseg.com/cusweb/outagenotification.aspx
- Orange & Rockland: To report outages and receive updates, call 1-877-434-4100 or visit https://apps2.coned.com/oronline/outage/electricoutage.aspx
- o RG&E: To report outages and receive updates, call 1-800-743-1701 or visit http://ebiz1.rge.com/cusweb/outagenotification.aspx
- For constituents on Long Island, the Long Island Power Authority is closely monitoring power outages and is working to restore electricity in critical areas. To report a power outage in your area and to receive regular updates, please visit <a href="https://www.lipower.org">www.lipower.org</a>.

# **Waste Management**

- ➤ To find Regional Materials Management Contacts, please refer to http://www.dec.ny.gov/chemical/76718.html.
- Capital Region
  - o For debris removal and waste management, contact the Schenectady Regional Office of the New York State Department of Environmental Conservation, which oversees Albany, Columbia, Delaware, Greene, Montgomery, Otsego, Rensselaer, Schenectady and Schoharie Counties, by calling (518) 357-2243.
- ➤ Long Island
  - For debris removal and waste management, contact the Stony Brook Regional Office of the New York State Department of Environmental Conservation, which oversees Nassau and Suffolk Counties, by calling (631) 444-0375.
- > Hudson Valley
  - For debris removal and waste management, contact the New Paltz Regional Office of the New York State Department of Environmental Conservation, which oversees Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester Counties, by calling (845) 256-3123.

# New York State Emergency Information handbook

General planning and safety information in downloadable format: http://www.dhses.ny.gov/media/documents/2011\_EI\_Handbook.pdf

# **General Safety Issues**

Consumer Product Safety Commission's "Safety Tips for Flood Victims" can be found at <a href="http://www.cpsc.gov/cpscpub/pubs/fema/flood.html">http://www.cpsc.gov/cpscpub/pubs/fema/flood.html</a>. This guide provides safety recommendations and illustrates dangerous practices flood victims may engage in during efforts to rebuild or while staying in temporary housing or partially damaged homes.

# **Salvation Army: Emergency Disaster Services**

- ➤ The Salvation Army offers such services as food service, cleanup restoration, donation management, spiritual and emotional care, disaster workers and emergency management personnel, disaster social services and emergency communications
- ➤ For more information please call (315) 345-6621 or visit http://www.salvationarmyusa.org/usn/www\_usn\_2.nsf

# **Mold Growth Prevention**

- After natural disasters, such as hurricanes and floods, excess moisture and standing water contribute to the growth of mold in homes and other buildings. When returning to a home that has been flooded, be aware that mold may be present and a possible health risk for your family
- For more information about mold, please visit <a href="www.epa.gov/aiq/pubs/floods.html">www.epa.gov/aiq/pubs/floods.html</a> or www.bt.cdc.gov/disasters/mold/protect.asp

# **Water-Borne Risks**

➤ Wells and water supplies may be contaminated and unsafe to drink. Both ground and surface water sources of drinking water may be contaminated due to flooding. Until you are certain that your tap water meets federal drinking water standards, either through notification by your local water utility or testing your private well, pregnant women and children should drink bottled water. Bottled water should also be used to mix baby formula and for cooking.

# **Volunteer Organizations**

➤ To find a listing of Volunteer Organizations active in the disaster recovery, please refer to: <a href="https://www.nyvoad.org">www.nyvoad.org</a>

# The Offices of Senator Gillibrand

#### **Capitol District**

Senator Kirsten E. Gillibrand Leo W. O'Brien Federal Office Building 11A Clinton Avenue

Room 821

Albany, NY 12207 Tel: (518) 431-0120 Fax: (518) 431-0128

#### **Buffalo/Western New York**

Senator Kirsten E. Gillibrand Larkin at Exchange 726 Exchange Street, Suite 511 Buffalo, NY 14210

Tel: (716) 854-9725 Fax: (716) 854-9731

#### **Long Island**

Senator Kirsten E. Gillibrand 155 Pinelawn Road Suite 250 North Melville, NY 11747 Tel: (631) 249-2825 Fax: (631) 249-2847

#### **New York City**

Senator Kirsten E. Gillibrand 780 Third Avenue Suite 2601 New York, New York 10017

Tel: (212) 688-6262 Fax: (866) 824-6340

#### **Lower Hudson Valley**

Senator Kirsten E. Gillibrand PO Box 893 Mahopac, NY 10541 Tel: (845) 875-4585

Fax: (845) 875-9099

#### **North Country**

Senator Kirsten E. Gillibrand PO Box 273 Lowville, NY 13367 Tel: (315) 376-6118 Fax: (315) 376-6118

#### **Rochester Region**

Senator Kirsten E. Gillibrand Kenneth B. Keating Federal Office Building 100 State Street Room 4195 Rochester, NY 14614 Tel: (585) 263-6250 Fax: (585) 263-6247

#### **Syracuse/Central New York**

Senator Kirsten E. Gillibrand James M. Hanley Federal Building 100 South Clinton Street Room 1470 PO Box 7378 Syracuse, NY 13261 Tel. (315) 448-0470 Fax (315) 448-0476

#### **Westchester County**

Senator Kirsten E. Gillibrand Tel: (914) 725-9294 Fax: (914) 472-5073

#### Washington D.C.

Senator Kirsten E. Gillibrand United States Senate 478 Russell Senate Office Building Washington, DC 20510 Tel: (202) 224-4451 Fax: (202) 228-0282

TTY/TDD: (202) 224-6821